

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

LOCAL BANKRUPTCY FORM #21

In Re: _____)
)
D#1 _____) Case No.: _____
) Chapter 13
D#2 _____)
)
Debtors _____)
) Hearing Date: _____
SSN D#1 _____)
) +),
) .)- Check if amended plan
SSN D#2 _____)

**CHAPTER 13 PLAN DATED _____
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

I. GOALS OF PLAN

A. The following plan has been proposed by the above named Debtor(s) (hereinafter, the singular shall include the plural), pursuant to Chapter 13 of the United States Bankruptcy Code. Chapter 13 is a voluntary procedure which allows individuals to pay their debts over a period of time. This plan contains information as to the nature and extent of the debts to be repaid in this case, as well as general timing and sequence of the payments to be made under the plan.

B. The Debtor acknowledges that this plan shall not be completed merely by the passage of time, but that the goals of this plan must be achieved. Among the goals which must be met are, inter alia, the cure of defaults on secured debts, full payment of priority claims, and distributions to general unsecured creditors consistent with the "best effort" (11 U.S.C. § 1325(b)(1)(B)) and "liquidation alternative" (11 U.S.C. § 1325(a)(4)) requirements of the Bankruptcy Code. To this end, the Debtor consents to any extension deemed necessary by the Trustee up to 60 months to insure that payments to creditors are completed, without prejudice to the rights of the Debtor to seek a modification of the plan.

C. Schedules listing the Debtor's assets, liabilities, income and expenses are on file with the Clerk of Bankruptcy Court and are available for review by interested parties. Questions concerning the specific provisions of the plan should be directed to the Debtor's attorney. Objections to the plan should be expressed in writing and filed on or before the deadline for objections noted on the Court's scheduling notice concerning the meeting of creditors and the confirmation hearing, or established by subsequent order of Court.

D. Words or phrases defined in the Bankruptcy Code 11 U.S.C. § 101 et seq., shall have those meanings when used in this plan. This plan form incorporates the structure and process of the Chapter 13 program in this District, and no changes have been made in the form in this case.

II. DISTRIBUTION AND ADEQUATE PROTECTION

A. All prepetition debts are paid through the Trustee. Distributions begin with the month following confirmation of the plan, unless the Court orders otherwise. The Court may order the Trustee to make interim distributions to secured creditors as a means of adequate protection, and/or the Court may confirm the plan on an interim basis to authorize distributions to secured creditors. The Debtor hereby consents to the entry of an order authorizing the Trustee to make interim distributions to secured creditors. Adequate protection distributions shall not be recoverable in the event of a subsequent conversion or dismissal. Percentage fees to the Trustee are paid on all distributions, at the rate fixed by the United States Trustee.

B. Distributions are fundamentally hierarchical. The plan designates an intended sequence and commencement date of payments. However, specific distribution amounts are calculated by the Trustee monthly. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the purposes of the plan. Distributions may vary as the result of such factors as variable interest rates, escrow requirements, changes in percentage fees, etc. As the plan concludes, the Trustee may temporarily continue making regular monthly distributions on long-term debts, while the transition to disbursements by the Debtor is being effectuated.

III. DEBTOR'S PROOFS OF CLAIM; RECONCILIATION OF CLAIMS WITH PLAN

A. This plan shall contain specific statements of the identities of and amounts to be paid to secured, priority and specially classified creditors, as required by local bankruptcy rules. These statements shall constitute claims by the Debtor pursuant to Bankruptcy Rule 3004, to take effect on the day following the commencement of the meeting of creditors. Proofs of claim by the Trustee will not be required. The Debtor has filed a plan summary which accurately reflects the amount of each secured, priority and specially classified claim provided for in this plan, and the Clerk shall be entitled to rely on the accuracy of the information contained in the said plan summary as to each such claim. Following confirmation of the plan, the Trustee shall make distributions to secured, priority and specially classified creditors in accordance with the terms of the plan and with local bankruptcy rules.

B. In the event that a secured, priority or specially classified creditor provided for in the plan files its own claim, then the creditor's claim shall govern as to the amount of such claim, as contemplated by Bankruptcy Rule 3004. If a higher amount is claimed by the creditor, the higher amount shall not be distributed to the creditor until the Debtor's counsel of record (or the Debtor if not represented by an attorney), is given notice and an opportunity to object. The Trustee is authorized to pay higher claims without prior notice where the claim amount is less than \$100.00 higher than the amount provided for in the plan.

C. In the event that a prepetition creditor files a claim asserting secured or priority status but is not provided for in the plan, then after notice to the Debtor's counsel of record (or the Debtor if not represented by an attorney) with an opportunity to object, the Trustee shall pay such creditor one hundred percent of its claim from available funds along with the other claims of the same class, if any; otherwise, the claim shall be paid at such time as the Trustee shall determine.

D. The provisions in paragraph III.B and III.C, above, shall apply equally to claims filed before or after the "claims bar date."

E. Creditors must serve all types of claims, whether amendments or originals, on the Debtor's counsel of record (or the Debtor if not represented by an attorney) and Trustee in order to be effective if the claim is filed after the "claims bar date". CLAIMS NOT PROPERLY SERVED WILL NOT BE PAID.

F. Claims filed for postpetition debts are dealt with in Part VIII.F, below.

G. Nothing herein shall be construed to limit or alter the responsibility of the Debtor to review the claims and to object to the allowance of claims for cause.

H. In the event that the adequacy of the plan's funding or the likelihood of the achievement of the plan's objectives is materially and adversely affected by the allowance of a claim that is either not provided for in the plan or is filed in an amount exceeding the amount provided for in the plan, then the Debtor shall promptly amend the plan to address the same.

IV. PROPERTIES AND FUTURE EARNINGS SUBJECT TO THE SUPERVISION AND CONTROL OF THE TRUSTEE

The Debtor submits to the supervision and control of the Trustee all or such portion of the Debtor's future earnings or other future income as is needed to carry out the plan, including:

A. The total amount of \$_____ per month which shall be paid to the Trustee from future earnings.

1. In the initial plan, this payment commences with the month following the filing of the _____ plan.

2. If this is an amended plan, then the following shall apply:

a. the total plan payments shall consist of all amounts previously paid, together with the new monthly payment for the remainder of the plan's duration;

b. the plan payment shall change on the following date: _____;

c. if this plan is being funded through an income attachment, the Trustee is authorized to immediately obtain an amended income attachment order.

B. Estimated amount of sale proceeds: \$_____ (from sale of property known as: _____).

C. Other payments: _____ i.e. lump sum payments in addition to monthly payments. For third party contributions, attach a written agreement from the third party.

D. Estimated total of all payments into the plan \$_____. The Trustee shall calculate the actual

total of payments.

E. The monthly installment will be paid to the Trustee as follows:

Debtor #1 \$_____ by income attachment; \$_____ directly by the Debtor; \$_____ by automatic bank draft
The pay period for debtor #1 is _____ (eg. weekly, every other week, twice a month, monthly, other)

Debtor #2 \$_____ by income attachment; \$_____ directly by the Debtor; \$_____ by automatic bank draft
The pay period for debtor #2 is _____ (eg. weekly, every other week, twice a month, monthly, other)

F. If the monthly payment to the Trustee fluctuates, check here _____ and attach a schedule of payments and explanation of the need for fluctuations.

V. DURATION AND COMPLETION

A. It is proposed that payments shall be made over a period of _____ months (total plan length), which shall not be less than 36 months (unless all creditors are paid in full earlier), nor more than 60 months from the original plan filing date. For purposes of calculating the months of the plan, the month in which the first plan is filed is month zero, and the following month is month one of the plan. If this is an amended plan, include both the elapsed months since the original plan filing date and the remaining months of the plan terms. The filing of an amended plan does not reset the plan month number.

B. If this is an amended plan, then the original plan term has been extended by _____ months, for a total of _____ months from the original plan filing date.

C. Any and all sales shall be completed by _____ (date).

D. Any and all lump sums shall be contributed at the following intervals: _____

VI. SEQUENCE OF PAYMENTS TO CREDITORS

The statement of sequence governs, in the event of any conflicts with estimated months to pay in the body of the plan. If no sequence is selected then sequence "A" shall apply. Statutory Trustee fees are paid on all distributions. Per capita and prorated distributions cannot be mixed at the same level.

+)),
.))-

A. First disbursement level: Unpaid petition filing fee.
Second level: Per capita installments due on postpetition mortgage, leased motor vehicle loan payments, postpetition utility budget payments, installments on professional fees, and installments designated for the escrow of taxes and insurance premiums.
Third level: Unpaid balance on utility security deposits and utility administrative claims on a prorata basis until fully paid.
Fourth level: Unpaid balances on rental arrears, all mortgage arrears and secured taxes, on a prorata basis until fully paid.
Fifth level: All remaining secured, priority and specially classified claims on a prorata basis until fully paid.
Sixth level: Allowed general unsecured claims on a prorata basis
Seventh level: Remaining claims.

+)),
.))- B. Other: (Specify sequence of payments.) Attorney fees cannot be given a precedence over other claims higher than the sequence allowed in Paragraph VI.A. (Attach additional sheet if needed.)

VII. IDENTITY OF CREDITORS WHOSE TREATMENT IS CHANGED BY AMENDMENT

If this plan constitutes an amended plan, the following is a list of all creditors whose treatment has changed from the prior plan, along with a brief description of the changes. No other changes in the treatment of creditors' claims are made in this plan. (Attach additional sheet, if needed.) Newly added creditors have been properly notified through an amendment to the schedules.

VIII. CLASSIFICATION AND TREATMENT OF CLAIMS

Nonmonetary covenants and conditions will continue to apply unless otherwise noted, and specific notice will be given to affected creditors when any such contract term is modified by the plan.

+)),
.))- Check here if a nonmonetary covenant is modified. Complete Part IX.F and specify the modification there.

A. SECURED CLAIMS (EXCLUDING SECURED TAX CLAIMS, TREATED BELOW IN PART VIII.B.1) Unless the plan expressly states otherwise, secured creditors provided for in the plan will be presumed to be oversecured and entitled to interest from the petition filing date.

1. LONG TERM CONTINUING DEBTS TO BE CURED AND REINSTATED, AND LIEN RETAINED. Examples include mortgage on personal residence and large vehicle loans. Amounts distributed monthly on arrearages to be determined by the Trustee. The creditor will promptly report all changes to the Trustee as to the amount of the monthly payment.

a. Name and address of creditor: _____

Description of collateral: _____ Nature of lien: _____

Total amount of claim: \$_____ Regular monthly contractual payment: \$_____
Complete Part VIII.F. for any postpetition tax and insurance escrow not included in regular contractual payment.

Amount of arrears, as of petition date: \$_____ Rate of interest to be paid on arrears: _____%

Estimated number of months to cure: _____ Cure estimated to begin in plan month: _____

+)),
.))- Check here if interest on arrears is to accrue from date of plan confirmation, not from petition filing date.

Additional postpetition default (if any): \$_____ consisting of (specify): _____

b. Name and address of creditor: _____

Description of collateral: _____ Nature of lien: _____

Total amount of claim \$_____ Regular monthly contractual payment: \$_____
Complete Part VIII.F. for any postpetition tax and insurance escrow not included in regular contractual payment.

Amount of arrears, as of petition date: \$_____ Rate of interest to be paid on arrears: _____%

Estimated number of months to cure: _____ Cure estimated to begin in plan month: _____

+)),
.))- Check here if interest on arrears is to accrue from date of plan confirmation, not from petition filing date.

Additional postpetition default (if any): \$_____ consisting of (specify): _____

c. Name and address of creditor: _____

Description of collateral: _____ Nature of lien: _____

Total amount of claim \$_____ Regular monthly contractual payment: \$_____
Complete Part VIII.F. for any postpetition tax and insurance escrow not included in regular contractual payment.

Amount of arrears, as of petition date: \$_____ Rate of interest to be paid on arrears: _____%

Estimated number of months to cure: _____ Cure estimated to begin in plan month: _____

+)),
.))- Check here if interest on arrears is to accrue from date of plan confirmation, not from petition filing date.

Additional postpetition default (if any): \$_____ consisting of (specify): _____

2. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO

MODIFICATION OF CONTRACTUAL TERMS. Liens shall be retained until payment in full has been made in accordance with the following terms. In the event of any conflict with the claim, then the claim amounts and interest rates on principal balance shall govern.

a. **Name and address of creditor:** _____

Description of collateral: _____ Nature of lien: _____

Total amount of claim \$_____ Principal balance \$_____ Monthly distributions \$_____

Interest rate _____% to be paid on principal balance.

+)),

.))- Check here if variable rate. The creditor will promptly report all changes to the Trustee as to the interest rate and amount of monthly payments.

Distributions estimated to begin in month number: _____ for a total of _____ months

Complete Part VIII.F. for any postpetition tax and insurance escrow. If a cure of a contractual default is intended, then the following information must be included:

Amount of default to be cured \$_____, distributions to begin in month _____ for a total of _____ months.

Interest rate _____% to be paid on arrears.

+)),

.))- Check here if the cure amount is included in the principal balance above.

b **Name and address of creditor:** _____

Description of collateral _____ Nature of lien _____

Total amount of claim \$_____ Principal balance \$_____ Monthly distributions \$_____

Interest rate _____% to be paid on principal balance.

+)), Check here if variable rate. The creditor will promptly report all changes to the Trustee

.))- as to the interest rate and amount of monthly payments.

Distributions estimated to begin in month number: _____ for a total of _____ months

Complete Part VIII.F. for any postpetition tax and insurance escrow. If a cure of a contractual default is intended, then the following information must be included:

Amount of default to be cured \$_____, distributions to begin in month _____ for a total of _____ months.

Interest rate _____% to be paid on arrears.

+)),

.))- Check here if the cure amount is included in the principal balance above.

c. **Name and address of creditor:** _____

Description of collateral: _____ Nature of lien: _____

Total amount of claim \$_____ Principal balance \$_____ Monthly distributions \$_____

Interest rate: _____% to be paid on principal balance.

+)), Check here if variable rate. The creditor will promptly report all changes to the Trustee as to the

.))- as to the interest rate and amount of monthly payments.

Distributions estimated to begin in month number: _____ for a total of _____ months

Complete Part VIII.F. for any postpetition tax and insurance escrow. If a cure of a contractual default is intended, then the following information must be included:

Amount of default to be cured \$_____, distributions to begin in month _____ for a total of _____ months.

Interest rate _____% to be paid on arrears.

))),

.)- Check here if the cure amount is included in the principal balance above.

3. **SECURED CLAIMS TO BE PAID ACCORDING TO MODIFIED TERMS**

Payment in accordance with the terms as set forth herein shall constitute full and final satisfaction of the secured claim of this creditor. Upon payment in accordance with the foregoing terms, the creditor shall promptly cause all mortgages or liens encumbering property of the Debtor(s) to be satisfied, released and discharged.

a. **Name and address of creditor:** _____

Description of collateral: _____ Nature of lien: _____

Modified principal balance (total amount of claim, exclusive of precomputed interest): \$ _____

Interest rate to be paid: _____% Monthly distribution: \$ _____

Distributions estimated to begin in month number: _____ for a total of _____ months

))),

.)- Check here if creditor is undersecured. If this box is checked, interest will accrue from the date of plan confirmation, not from petition filing date.

))),

.)- Check here if contingent on action under Section 506 of the Bankruptcy Code. Complete Part VIII.F for any postpetition tax and insurance escrow.

Complete Part VIII.F. for any postpetition tax and insurance escrow.

b. **Name and address of creditor:** _____

Description of collateral: _____ Nature of lien: _____

Modified principal balance (total amount of claim, exclusive of precomputed interest): \$ _____

Interest rate to be paid: _____% Monthly distribution: \$ _____

Distributions estimated to begin in month number: _____ for a total of _____ months

))),

.)- Check here if creditor is undersecured. If this box is checked, interest will accrue from the date of plan confirmation, not from petition filing date.

))),

.)- Check here if contingent on action under Section 506 of the Bankruptcy Code. Complete Part VIII.F for any postpetition tax and insurance escrow.

Complete Part VIII.F. for any postpetition tax and insurance escrow.

c. **Name and address of creditor:** _____

Description of collateral: _____ Nature of lien: _____

Modified principal balance (total amount of claim, exclusive of precomputed interest): \$ _____

Interest rate to be paid: _____% Monthly distribution: \$ _____

Distributions estimated to begin in month number: _____ for a total of _____ months

))),

.)- Check here if creditor is undersecured. If this box is checked, interest will accrue from the date of plan confirmation, not from petition filing date.

))),

.)- Check here if contingent on action under Section 506 of the Bankruptcy Code. Complete Part VIII.F for any postpetition tax and insurance escrow.

Complete Part VIII.F. for any postpetition tax and insurance escrow.

(d) **STATUTORY LIENS TO BE PAID IN FULL DURING TERM OF PLAN**

Liens shall be retained until payment in full has been made in accordance with the following terms:

Name and address of creditor: _____

Description of collateral _____
The lien arose under the following federal or state statute(s): _____

Total amount of claim \$_____ Principal balance \$_____ Monthly distributions \$_____
Rate of interest: _____%
Distributions estimated to begin in month number: _____ for a total of _____ months

+)),
.))- Check here if creditor is unsecured.
+)),
.))- Check here if contingent on action under Section 506 of the Bankruptcy Code.

5. SECURED CLAIMS NOT TO BE PAID DUE TO SURRENDER OF COLLATERAL:

NAME OF CREDITOR	DESCRIPTION AND LOCATION OF COLLATERAL	DATE TO BE SURRENDERED
------------------	--	------------------------

A.
B.
C.

6. THE DEBTOR HAS OR WILL BRING ACTIONS TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

A.
B.
C.

7. SECURED CLAIMS OTHERWISE PROVIDED

Liens retained but special treatment not otherwise classified in this plan.

a. Name and address of creditor: _____

Description of collateral _____ Nature of lien: _____

Description of treatment (precise payment terms required): _____

B. TAX CLAIMS

THE Debtor MUST INITIAL THE FOLLOWING APPLICABLE STATEMENT:

_____ Yes, I have filed all required federal, state and local tax returns.

_____ No, I have not filed all required federal, state and local tax returns. I understand that I am required to file all past due tax returns with the appropriate taxing authorities within sixty (60) days from my bankruptcy filing date, and that I must serve copies on the Trustee.

1. SECURED TAX CLAIMS

The following secured tax claims shall be fully paid. Interest shall be paid at the rate set forth below. Liens shall be retained until payment in full has been made in accordance with the following terms.

a. Name and address of creditor: _____

Total secured amount \$_____ Interest rate: _____% Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months

+)),
.))- Check here if creditor is undersecured. If this box is checked, interest will accrue from date of plan confirmation, not from petition filing date.

+)),
.))- Check here if contingent on action under § 506 of the Bankruptcy Code.

b. Name and address of creditor: _____

Total secured amount \$_____ Interest rate: _____% Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months

+)),
.))- Check here if creditor is undersecured. If this box is checked, interest will accrue from date of plan confirmation, not from petition filing date.

+)),
.))- Check here if contingent on action under § 506 of the Bankruptcy Code.

c. Name and address of creditor: _____

Total secured amount \$_____ Interest rate: _____% Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months

+)),
.))- Check here if creditor is undersecured. If this box is checked, interest will accrue from date of plan confirmation, not from petition filing date.

+)),
.))- Check here if contingent on action under § 506 of the Bankruptcy Code.

2. PRIORITY TAX CLAIMS (Pursuant to 11 U.S.C. § 507(a)(8)(G), these claims do not include penalties, except those for actual pecuniary loss. Penalties are treated as general unsecured claims below.)

a. Name and address of creditor: _____

Total priority amount: \$_____

+)),
.))- No interest to be paid or
+)),
.))- _____% on priority tax claim

Monthly distribution: \$_____
Distributions estimated to begin in month number: _____ for a total of _____ months.

b. Name and address of creditor: _____

Total priority amount: \$_____

+)),
.))- No interest to be paid or
+)),
.))- _____% on priority tax claim

Monthly distribution: \$_____
Distributions estimated to begin in month number: _____ for a total of _____ months.

c. Name and address of creditor: _____

Total priority amount: \$_____

+)),

.))- No interest to be paid or

+)),

.))- _____% on priority tax claim

Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months.

d. Name and address of creditor: _____

Total priority amount: \$_____

+)),

.))- No interest to be paid or

+)),

.))- _____% on priority tax claim

Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months.

e. Name and address of creditor: _____

Total priority amount: \$_____

+)),

.))- No interest to be paid or

+)),

.))- _____% on priority tax claim

Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months.

C. PRIORITY CLAIMS (EXCLUDING PRIORITY TAX CLAIMS, TREATED ABOVE)

Priority claims shall be paid as follows:

1. PERCENTAGE FEES payable to the Chapter 13 Trustee Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee not to exceed ten percent on all distributions.

2. FILING FEES: the balance of \$_____ shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds in this case.

3. PROFESSIONAL FEES: Approval of the plan constitutes approval of only the fees set forth in the plan. A separate fee application shall be required as to any additional fees.

a. Attorney fees, payable to (name and address) _____

In addition to a retainer of \$_____ already paid by or on behalf of the Debtor, the amount of \$_____. Monthly distribution: \$_____

Distributions estimated to begin in month number _____ for a total of _____ months.

List all payments made on behalf of the debtor to any other person, including other attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a bankruptcy petition within the past year. Name the party consulted and the amount of the fee paid:

b. Accountant fees, payable to (name and address) _____

In addition to a retainer of \$_____ already paid by or on behalf of the Debtor, the amount of \$_____. Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months.

c. Other professional fees, payable to (name and address) _____

In addition to a retainer of \$_____ already paid by or on behalf of the Debtor, the amount of \$_____. Monthly distribution: \$_____

Distributions estimated to begin in month number: _____ for a total of _____ months.

4. UTILITY PAYMENTS including all postpetition administrative expenses such as budget payments, administrative claims and security deposits. (Only include if to be paid through Trustee)

a. Name and address of creditor: _____

Utility budget amount \$_____ commencing with _____ (month/year)

Administrative claim \$_____ Security deposit \$_____

b. Name and address of creditor: _____

Utility budget amount \$_____ commencing with _____ (month/year)

Administrative claim \$_____ Security deposit \$_____

5. OTHER NON-TAX PRIORITY CLAIMS such as residential leases and automobile leases.

a. Name and address of creditor: _____

Amount of claim: \$_____ (exclusive of interest) Basis of priority status: 11 U.S.C. § _____

If interest is to be paid, state the interest rate here: _____%

Monthly distribution: \$_____ Amount of prepetition arrears: \$ _____

Distributions estimated to begin in month number: _____ for a total of _____ months.

b. Name and address of creditor: _____

Amount of claim: \$_____ (exclusive of interest) Basis of priority status: 11 U.S.C. § _____

If interest is to be paid, state the interest rate here: _____%

Monthly distribution: \$_____ Amount of prepetition arrears: \$ _____

Distributions estimated to begin in month number: _____ for a total of _____ months.

D. CLAIMS OF UNSECURED, NONPRIORITY CREDITORS SPECIALLY CLASSIFIED

a. Name and address of creditor: _____

Reason for special classification: _____

Treatment of claim:

+)),
.))- Long term continuing debt, arrears (if any) to be cured; or

+)),
.))- Payment in full according to contractual terms; or
+)),
.))- Other (explain) _____

Amount of claim: \$_____ monthly distribution: \$_____
Distributions estimated to begin in month number: _____ for a total of _____ months.

Interest rate (if any): _____%

+)),
.))- Check here if variable rate. The local bankruptcy rules require the Creditor to promptly report all changes to the Trustee as to the interest rate and amount of monthly payments.

Amount of default to be cured: \$_____ to be paid interest at a rate of (if any): _____%

+)),
.))- Check here if the cure amount is included in the principal balance above. If cure amount is not included in that balance, distributions on the cure will be in the amount of \$_____ per month, to begin in month number _____ for a total of _____ months.

b. Name and address of creditor: _____

Reason for special classification: _____
Treatment of claim: _____

+)),
.))- Long term continuing debt, arrears (if any) to be cured; or
+)),
.))- Payment in full according to contractual terms; or
+)),
.))- Other (explain) _____

Amount of claim: \$_____ Monthly distribution: \$_____
Distributions estimated to begin in month number: _____ for a total of _____ months.

Interest rate (if any): _____%

+)),
.))- Check here if variable rate. The local bankruptcy rules require the Creditor to promptly report all changes to the Trustee as to the interest rate and amount of monthly payments.

Amount of default to be cured: \$_____ to be paid interest at a rate of (if any): _____%

+)),
.))- Check here if the cure amount is included in the principal balance above. If cure amount is not included in that balance, distributions on the cure will be in the amount of \$_____ per month, to begin in month number _____ for a total of _____ months.

E. CLAIMS OF GENERAL, NONPRIORITY, UNSECURED CREDITORS FILED PRIOR TO "CLAIMS BAR DATE"

+)),
.))- 1. Check here if this plan is and must remain a 100 percent plan for timely unsecured claims.

+)),
.))- 2. Check here if interest will be paid at the Pennsylvania statutory judgment rate of six percent from the petition filing date. Interest shall only be paid if the plan proposes 100% payment.

3. All creditors in this class shall be paid a pro rata portion of available funds. The distribution is expected to begin in month number _____. The total of the general, unsecured claims according to the original schedules is \$_____.

4. The total available funds for unsecured creditors is estimated at \$_____. The estimated percentage of payment to unsecured creditors is _____%.

5. The percentage to unsecured creditors may vary, depending on the total of the unsecured claims actually filed, and the actual amount of priority claims. The Trustee will adjust the percentage, based upon available funds. However, the Debtor agrees that a minimum of \$_____ must be distributed to general, unsecured creditors in order to comply with the liquidation alternative test in this case.

F. POSTPETITION CLAIMS

1. Postpetition claims in general:

a. All claims newly arising after the petition date for which a proof of claim may be filed and allowed by § 1305 of the Bankruptcy Code, must be documented by the filing of a proof claim served on the Debtor's counsel (or Debtor if not represented by an attorney) and on the Trustee. This provision shall not apply to postpetition administrative claims approved by the Court or to an escrow arrangement for payment of postpetition taxes and insurance provided for below.

b. Postpetition claims filed and allowed in accordance with § 1305 shall be paid by the Trustee from available funds along with the prepetition claims in the same class, if any; otherwise, they shall be paid at such time as the Trustee shall determine.

c. In the event that the adequacy of the plan's funding or the likelihood of the achievement of the plan's objectives is materially and adversely affected by the allowance of the claim, then the Debtor shall promptly amend the plan to address the same.

d. In the event that the Debtor proposes to pay a postpetition claim not within the scope of § 1305, or for which no proof of claim has been filed by the postpetition claimant, the Debtor shall be required to file an amended plan proposing the same.

2. Postpetition taxes and insurance premiums:

(Check one) If none is chosen, option "c" is presumed.

+)),
.))- a. The amount of \$_____ per month shall be distributed by the Trustee to the following creditor for application to taxes and insurance premiums:

Name and address: _____

+)),
.))- b. The amount of \$_____ per month shall be escrowed with the Trustee, and held by the Trustee at no interest pending receipt of tax and insurance premium statements, at which time the Trustee shall distribute the escrow funds in payment hereof.

+)),
.))- c. Postpetition taxes and insurance premiums shall be paid directly by the Debtor as those obligations come due.

**G. CLAIMS OF GENERAL, NONPRIORITY, UNSECURED
CREDITORS FILED AFTER THE CLAIMS BAR DATE**

Timely unsecured claims must be paid 100% with interest before any distribution to this class.

+)),
.))- 1. Check here if this plan is and must remain a 100 percent plan for untimely unsecured claims.

+)),
.))- 2. Check here if interest will be paid at the Pennsylvania statutory judgment rate of six percent from the petition filing date on untimely unsecured claims.

3. All creditors in this class shall be paid a pro rata portion of available funds, if any, after all prior classes, including postpetition claims and timely prepetition unsecured claims have been paid one hundred percent with interest.

4. The total available funds for untimely unsecured creditors is estimated at \$_____. The estimated percentage of payment to untimely unsecured creditors is _____%.

5. The percentage to untimely unsecured creditors may vary. The Trustee will adjust the percentage, based upon available funds. However, the Debtor agrees that a minimum of \$_____ must be distributed to untimely, general, unsecured creditors in order to comply with the liquidation alternative test in this case.

IX. OTHER PROVISIONS

A. The order confirming the plan is incorporated into the plan. To the extent that any provisions of the confirmation order are inconsistent with the provisions of the plan, the provisions in the order shall govern.

B. The following executory contracts and unexpired leases are assumed and all required cures are specifically provided for elsewhere in the plan. All other executory contracts are rejected. Creditors must file claims for rejection damages within 30 days after confirmation of the first plan containing the rejection of such creditor's executory contract or unexpired lease. _____

C. Insurance will be maintained on all property, not only to protect the liens of creditors holding secured claims, but also to protect against the loss of unencumbered equity in property. Secured creditors shall be named as loss payees in insurance policies insuring such creditor's collateral.

E. If the Debtor amends this plan, Debtor will file and serve the amended Plan on the on the Trustee and on all secured and priority creditors.

F. Other: _____

X. CERTIFICATIONS

The foregoing is a comprehensive statement of the Debtor's plan. The corresponding plan summary accurately reflects the terms of this plan.

Date

Attorney for Debtor
(or Debtor, if not represented by an attorney)
PA Attorney I.D. No.: _____

(Address)

(Telephone)

I hereby certify that I have read, understood and adopted the foregoing plan (to be signed by each Debtor and not by the Attorney).

Date

Debtor #1

Date

Debtor #2

